



The California **Housing + Health Equity** Network

We recognize that housing is an anchor point for healthy and equitable communities and that achieving housing stability requires comprehensively addressing tenant protections, housing quality, and housing affordability in tandem. As public health, affordable housing, community development, and tenant rights professionals, we have come together to develop a shared, cross-sector strategy to improve housing stability and health equity in California.

Guided by our relationships to community members, local partners, and other constituents, when we envision the kinds of communities we strive to foster in our work we see equitable communities with good jobs and schools, safe and affordable housing, and a strong sense of community. We hear music and laughter. We are surrounded by clean air and good food. We enjoy safe and inclusive neighborhoods where neighbors interact in parks and other community spaces. We see diverse communities where the voices of those living in the community matter. It is no coincidence that these are the same characteristics that promote health and equity in communities. Health promoting communities minimize exposure to environmental hazards that harm our physical health, such as air pollution and substandard housing. They have accessible services and resources that support health, such as markets with fresh fruits and vegetables, green space to exercise and play, and health clinics. They create spaces for the strong social connections needed to reduce stress and support mental health.





The Challenge

Stable housing is central to communities having the secure jobs, high achieving schools, and the strong civic engagement needed to promote health. Housing is stable when tenants are protected from excessive rent increases and eviction. Housing is stable when homes are safe and well maintained. Housing is stable when housing costs are affordable (taking up no more than 30% of income). This stability is the foundation for healthy and equitable communities.

A lack of any one of these factors can erode the structures that promote health in communities, and this erosion inevitably has a disproportionate, harmful impact on communities of color. When tenants are not protected from excessive rent increases or eviction, then they are at increased risk of being displaced or becoming homeless which can negatively impact their jobs, education, and social supports. Employers, schools, and civic activity in a community are negatively impacted if their staff, students, and residents are constantly turning over. If housing is unsafe and tenants are trapped in unhealthy conditions, then they are at increased risk of a range of illnesses and injuries that can threaten job security or academic achievement due to missed work or school days and reduced productivity. If housing is unaffordable, then families have fewer resources for other health supportive activities such as health care, healthy foods, and recreation. This financial strain can cause additional stress that can harm both physical and mental health and, in the worst case, lead to displacement or homelessness.

Far too many of our local partners and constituents describe relentless rent increases, substandard housing conditions, and a lack of protections for tenants often culminating in displacement or homelessness, especially for communities of color. They describe high rents that force them to choose between paying to keep a roof over their heads or buying food or much needed medicine. They describe mold and pest infestations that make their children's asthma worse. They describe having to crowd into housing with multiple families, live in unsafe converted garages, or housing without heat and water to make ends meet. They describe toxic stress and chronic anxiety caused by the fear of eviction, displacement, social isolation, and homelessness that creates new, and exacerbates existing, health problems. This housing instability is consistently among the biggest challenges facing the communities with whom we work.

Housing Instability impacts:



High rents

force tenants to choose between paying to keep a roof over their heads or buying food and medicine



Substandard housing conditions

such as mold and pest infestations, leaking pipes, broken windows or peeling lead paint increase health problems



Lack of tenant protections

leads to large rent increases, eviction, displacement, and homelessness



Indeed, these descriptions are supported by data. California has a shortfall of 1.5 million affordable homes for low-income households, creating significant upward pressure on rents. In fact, over half (53.4%) of all renters are housing cost burdened (paying more than 30% of income on housing) and over a quarter (28.7%) are severely housing cost burdened (paying more than 50% of income on housing). The story is bleaker for lower income Californians. For those earning 80% of the county area median income (AMI) or less, four out of five (80.4%) are housing cost burdened and nearly half (49.5%) are severely housing cost burdened. And nearly all (90.2%) of the poorest Californians (0-30% AMI) are housing cost burdened and more than three quarters (76.9%) are severely housing burdened.

The median rent for a two-bedroom unit in California rose 32% between 2013-2017 compared to 14% nationwide. In the state's urban centers, the increases have been steeper, creating some of the most expensive rental housing markets in the country. As a result, California has seen the largest increase of homelessness of any state since 2007 with over 134,000 individuals experiencing homelessness in 2017.

Not only is housing affordability a concern in California, but there are also substantial problems with housing quality, particularly for low-income renters. Renters are three times more likely to live in "severely inadequate" housing conditions than home owners in general, with renters making less than \$30,000 a year four times more likely than owners. The disparity between housing conditions persists among renters as well with 23.6% of renters making less than \$30,000 a year reporting cockroaches in the last year compared to only 10.2% of renters making more than \$100,000 a year. Additionally, due to deteriorated lead-based paint in homes, at least 29 communities across the state have an equivalent or higher rate of childhood lead poisoning than Flint, Michigan during the height of its water crisis.

Housing Cost Burden impacts:



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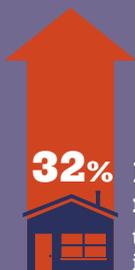
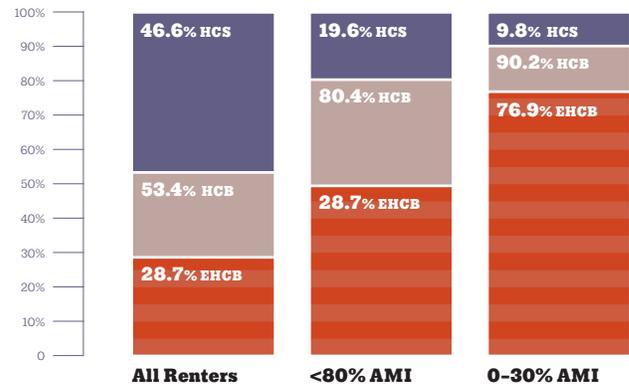
California Renters

AMI: Area Median Income

■ HCS: Housing Cost Secure

■ HCB: Housing Cost Burdened (paying more than 30% of income on housing)

■ EHCB: Extremely Housing Cost Burdened (paying more than 50% of income on housing)



In California,

59% of African-Americans

57% of Latinos

are Housing Cost Burdened



Despite the pressures of rising prices and substandard conditions, cities and counties have done little to protect tenants. Only 3% of California’s cities limit rent increase and less than 4% protect tenants from arbitrary eviction. As a result, there have been an average of over 164,000 evictions per year in California between 2014-2016, impacting an estimated 1.5 million people in just those three years. Significantly, these numbers do not include those displaced by “soft evictions” where people choose to leave their housing without formal eviction proceedings due to high rents, substandard conditions, or harassment from landlords wanting to replace low-income tenants with higher earning ones.

Communities of color are particularly impacted by housing instability. In California 59% of African Americans and 57% of Latinos are housing cost burdened while only 48% of whites face the same challenge. As majority renters, communities of color are more susceptible to the impacts of rising rents in general, but data also show the rate of rent increases is highest for those communities. Because rents are rising fastest for communities of color, they are more likely to face displacement or homelessness. Additionally, communities of color are more likely to live in substandard housing since it is more common for rental housing to be substandard than owner-occupied housing. To make matters worse, those same communities are more likely to have health conditions that are affected by housing instability, such as asthma and toxic stress.

These inequitable outcomes are not an accident. The factors driving housing instability are rooted in a long history of racist public and private policies (e.g. redlining, racially restrictive covenants, and gentrification) which effectively segregated people of color into the least stable, most isolated and polluted neighborhoods. Thus, the push for housing stability and health equity must also include a push for racial justice.

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**Racially restrictive
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Gentrification

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The Solution

Because housing instability is multifaceted and complex, it requires a comprehensive solution. While we've known these issues are interconnected for years, cross-sector collaboration has tended to be sporadic, inconsistent, and fragmented. No longer can public health professionals address unhealthy housing conditions in isolation. No longer can affordable housing advocates focus only on expanding access to housing that doesn't burden finances. No longer can community development professionals connect housing to opportunities, services, and resources in neighborhoods alone. No longer can tenant rights activists limit their fight to uplifting the voices of tenants to increase protections from eviction and displacement. To effectively address the complexity of housing instability in order to create healthier and more equitable communities, we must consistently and effectively collaborate and coordinate our efforts across sectors. We must all share in the complex work to accomplish far more together than we could alone.

Countering housing insecurity has been an uphill battle. The issue is extremely complex, with very strong pressures driving housing insecurity and powerful interests that benefit from a speculative housing market – a key driver of housing insecurity. Despite these challenges, the state's housing crisis has become a top political priority in California. Local and state policy-makers are looking for solutions and a new Governor will be looking for fresh ideas creating a window of opportunity to explore innovative approaches to this longstanding problem.





The California Housing and Health Equity Network will jointly lead a major statewide campaign to improve health equity by increasing housing stability. Through this campaign, we will coordinate and amplify efforts to comprehensively protect tenants from homelessness and displacement, improve housing conditions, and increase access to affordable housing. We will:

Increase the capacity of local communities to affect local and state level solutions to housing instability.

As state-level organizations, we have long relied on our local partners to identify priorities for our work, knowing that the best solutions often come from local communities. We will share our unique skills, expertise, and networks with our diverse local partners to build their capacity and support their efforts to build power to affect local and state level change.

Foster cross-sector relationship building and collaboration at the state and local levels.

Recognizing that work on housing instability tends to be siloed, we will serve as a model to demonstrate the need and value of cross-sector collaboration. At the state level, we will proactively seek to expand our partnerships with not only public health, affordable housing, community development, and tenant rights organizations, but also networks currently missing from our collaboration, including the environmental justice and equity communities and the health care sector, among others. At the local level, we will facilitate connections among our respective grassroots partners to encourage and support relationship building and collaboration at all levels.

Ensure that decision-makers have a comprehensive understanding of housing stability with health and racial equity as unifying concepts in order to shape housing policies.

We will compile the research and evidence needed to develop strategic messaging that frames the housing debate around health, equity, racial justice, and the need for a comprehensive response to housing instability. We will then coordinate with local and state partners to use this new narrative to influence the way decision-makers think about and evaluate housing solutions.

Pursue policy and systems change.

In addition to engaging local partners in identifying policy solutions that will address local priorities, we will strengthen their capacity to advance local changes as well as help elevate their voices in shaping state-level decisions. Based on input from local partners and our analysis of the ways our collaboration can be most effective, we've identified the following policy priorities for our campaign:

1. Expand the use of public land for public good to alleviate the displacement pressure of the speculative housing market.

The speculative nature of the private rental housing market allows us to clearly draw connections between the lack of affordable housing, weak tenant protections, and inadequate enforcement of substandard housing laws. A variety of public and private factors can lead to rapid rent escalation for tenants, who often find themselves priced out of their current housing and, in many cases, their neighborhoods. Because there are fewer affordable alternatives to their current housing, as rents rise, tenants become even more reluctant to report unhealthy housing conditions for fear of retaliatory rent increases or eviction.



We know that the decisions of public bodies can help contribute to the speculative nature of the real estate industry. For example, zoning decisions that increase density on residentially zoned land can dramatically increase the value of that land for private owners, without any corresponding investment or risk from the landowner. This in turn can fuel gentrification and displacement as land prices and rents escalate.

One antidote to this phenomenon is to increase the supply of housing on land owned and controlled by public entities. Committing more public land for public good in the form of permanently affordable housing helps to direct the value created by public decisions and public resources toward housing stability. The greater percentage of our housing stock that is in the form of some public or nonprofit ownership, the more renters are insulated from the displacing impacts of rapidly rising rents and their related physical and mental health impacts. Potential policy approaches include, expanding the use of cooperative housing and community land trusts, establishing land value recapture mechanisms, influencing the use of surplus public land, and ensuring equitable transit-oriented development policies and investments.

2. End the practice of allowing substandard housing to serve as a substitute for affordable housing.

Too often, the housing that low-income tenants can afford is ridden with cockroaches or rodents, has water leaks and mold, has deteriorated lead-based paint, or lacks heat. The current system requires people to pay what they can't afford in rent with their health. The resulting asthma, childhood lead poisoning, and other preventable illnesses associated with substandard housing conditions not only compounds the challenge of living in poverty, but also lowers overall life expectancy.

Predatory landlords too easily exploit desperation for affordable housing by not investing in the upkeep of their properties. They know tenants will tolerate substantial suffering if it means staying housed and that most enforcement agencies do not have the will or capacity to proactively inspect rental units. There is a huge reward and very little risk for the worst landlords.

The keys to changing the current system are to increase the will and capacity of local enforcement agencies to proactively enforce existing laws that protect tenants from unhealthy, substandard housing conditions and to expand and strengthen the tools available to address the worst slumlords and repeat code violators. We will help agencies think creatively about leveraging, accessing, and creating the resources needed to improve enforcement. If designed and implemented to protect tenants from displacement, improved enforcement and stronger penalties to hold the worst landlords accountable can change the economic calculus that allows landlords to profit from passing off substandard housing as affordable options for the poor.

3. Incorporate development without displacement protections into all public investment and planning policies.

A fundamental challenge of creating healthier, more equitable communities, is that the act of making communities healthier - improving housing conditions, making communities more walkable, increasing employment and educational opportunities, and expanding parks - triggers pressures that displace current residents. If policies are created to improve communities without attention to potential displacement impacts, the intended beneficiaries of these policies are likely to get priced out of their newly improved community. Sadly, instead of helping low income residents, these efforts end up perpetuating inequities.

To avoid this pitfall, public investment and planning policies must be analyzed for potential displacement impacts and disproportionate impacts by race. When impacts are identified, robust anti-displacement provisions must be included to protect low income tenants. We must continue to advocate for existing anti-displacement tools, such as rent control, just cause evictions, inclusionary housing policies, and linkage fees. But we must also be creative in finding new ways to ensure those impacted by unhealthy communities are the beneficiaries of new economic opportunities, improved schools, new parks and transit, and other community investments.



Conclusion

The strategies and goals outlined in this plan will guide our collective work. By focusing on the strengths of our cross-sector network, this plan provides a clear roadmap for our work together while intentionally providing the flexibility needed to respond to unforeseen opportunities. With housing stability as the centerpiece of our effort to improve health equity, this plan will strengthen our work towards creating the health-promoting communities we and our local partners and constituents envision.



To learn more about the California Housing + Health Equity Network, contact Brandon Kitagawa with Regional Asthma Management and Prevention at brandon@rampasthma.org.

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